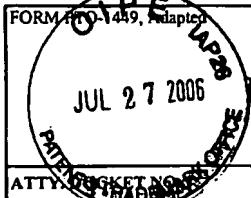


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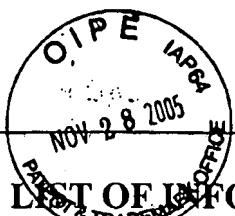
<b>LIST OF INFORMATION DISCLOSED BY APPLICANT</b> <i>(Use several sheets if necessary)</i>		
ATTY/DOCKET NO. 08898.105002	SERIAL NO. 10/697,774	FILING DATE October 30, 2003
APPLICANT Deggendorf	GROUP 3624	
<b>OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)</b>		
/KC/ AA	PC AIMS User's Guide, Credit Controls, pp. 10-1 to 10-8, February 25, 2002.	
AB	EPN Voice Response System (RALPH), Applicants submit that this document was published prior to September 30, 2003	
AC	NACHA Rule Amendment for Third-Party Service Providers: A Case Study, Chris Daniel, Partner, Alston & Bird LLP	
AD	The Impact of NACHA Rule Changes on Third Party Service Providers, December 15, 2004, Deborah Shaw, Senior Director of Network Services, NACHA	
/KC/ AE	NACHA Third Party ACH Rules: Improving Risk Management for Financial Institutions, December 15, 2004, Mary O'Toole, Vice President, Bank of America	
EXAMINER /Kelly Campen/	DATE CONSIDERED 06/20/2007	
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APPLICANT				GROUP			
Theresa M. Deggendorf				3624			
<b>U.S. PATENT DOCUMENTS</b>							
EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS IF APPROPRIATE	FILING DATE	
<i>all</i>	AA 5,963,647	10/5/99	Downing et al.				
	AB 6,026,379	2/15/00	Haller et al.				
	AC 6,216,115	4/10/01	Barrameda et al.				
	AD 6,317,745	11/13/01	Thomas et al.				
	AE 2002/0029194	3/7/02	Lewis et al.				
	AF 2003/0033228	2/13/03	Bosworth-Davies et al.				
	AG 2002/0035561	3/21/02	Archer et al.				
	AH 2003/0070080	4/10/03	Rosen				
	AI 2003/0126094	7/3/03	Fisher et al.				
	AJ 2003/0167237	9/4/03	Degen et al.				
	AK 2003/0177087	9/18/03	Lawrence				
	AL 2003/0187783	10/2/03	Arthus et al.				
	AM 2003/0220878	11/27/03	Degen et al.				
	AN 2004/0109596	6/10/04	Doran				
	AO 2004/0006533	1/8/04	Lawrence				
	AP 2004/0024709	2/5/04	Yu et al.				
	AQ 2004/0117299	6/17/04	Algiene et al.				
	AR 2004/0138973	7/15/04	Keis et al.				
	AS 6,892,184	5/10/05	Komen				
	AT 6,873,972	3/29/05	Marcial et al.				

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<b>U.S. PATENT DOCUMENTS</b>							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS IF APPROPRIATE	FILING DATE
<i>Al</i>	BA	6,868,408	3/15/05	Rosen			
	BB	6,829,590	12/7/04	Greener et al.			
	BC	6,721,715	4/13/04	Nemzow			
	BD	6,629,081	9/30/03	Cornelius et al.			
	BE	6,598,028	7/22/03	Sullivan et al.			
	BF	6,408,284	6/18/02	Hilt et al.			
	BG	2005/0177464	8/11/05	Komen et al.			
	BH	2005/0167481	8/4/05	Hansen et al.			
	BI	2002/0099656	7/25/02	Poh Wong			
	BJ	2005/0209961	9/22/05	Michelsen et al.			
	BK	2005/0021454	1/27/05	Karpovich et al.			
	BL	2005/0004872	1/6/05	Gavin et al.			
	BM	2004/0236646	11/25/04	Wu et al.			
	BN	2004/0148225	7/29/04	Beck et al.			
	BN	2003/0187792	10/2/03	Hansen et al.			
	BO	2003/0024979	2/6/03	Hansen et al.			
	BP	2002/0185529	12/12/02	Cooper et al.			
	BQ	2002/0161692	10/31/02	Loh et al.			
	BR	2003/0065594	4/3/03	Murphy			
	BS	2002/0087455	7/4/02	Tsagarakis et al.			
	BT	2002/0082962	6/27/02	Farris et al.			

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ATTN DOCKET NO. 08896.105002		SERIAL NO. 10/697,774		FILING DATE October 30, 2003			
APPLICANT Theresa M. Deggendorf				GROUP 3624			
<b>U.S. PATENT DOCUMENTS</b>							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
<i>An</i>	AA	2003/0208439	11/06/03	Rast	705	38	
	AB	2004/0093305	05/13/04	Knight et al.	705	40	
	AC	2003/0229586	12/11/03	Repak	705	39	
	AD	2002/0016769	02/07/02	Barbara et al.	705	40	
	AE	2004/0205011	10/14/04	Northington et al.	705	35	
<b>FOREIGN PATENT DOCUMENTS</b>							
		Document Number	Date	Country	Name	Translation	
						Yes	No
<b>OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)</b>							
EXAMINER	<i>Alexander Schenck</i>			DATE CONSIDERED <i>10/10/2007</i>			
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Theresa M. Deggendorf		3624					
<b>U.S. PATENT DOCUMENTS</b>							
<i>Am</i>	CA	2002/0077971	6/20/02	Allred			
	CB	2002/0072942	6/13/02	Kuykendall et al.			
	CC	2001/0034682	10/25/01	Knight et al.			
	CD	6,269,345	7/31/01	Riboud			
	CE	6,205,433	3/20/01	Boesch et al.			
	CF	5,978,485	11/2/99	Rosen			
	CG	5,963,648	10/5/99	Rosen			
	CH	5,852,812	12/22/98	Reeder			
	CI	5,825,003	10/20/98	Jennings et al.			
	CJ	5,787,402	7/28/98	Potter et al.			
	CK	5,448,043	9/5/95	Nakano et al.			
<b>FOREIGN PATENT DOCUMENTS</b>							
		DOCUMENT NUMBER	DATE	COUNTRY	NAME	TRANSLATION	
<i>Am</i>	CL	WO0030053	5/25/00		Concannon Andrea; Stuparich Mark	YES	NO.
<b>OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)</b>							
<i>Am</i>	CM	Eurogiro, Development of Interface Between FED and Eurogiro, Request for Proposal, January 14, 2003, Uwe Holmsgaard, Eurogiro Network A/S					
EXAMINER	<i>Andrea, Stuparich</i>			DATE CONSIDERED <i>10/10/2003</i>			
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